

# *Social Security*

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What You  
Need To Know  
When You Get  
Retirement Or  
Survivors Benefits



## Why You Should Read This Booklet

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Now that your Social Security benefits have started, you have important rights—and equally important responsibilities. This booklet explains them. It tells you what services we offer and what we'll do to keep you up-to-date about changes that may affect your benefits. It also explains what you need to report to us so we can keep your benefits coming on time every month and in the right amount.

We suggest you take time now to read this booklet and then put it in a safe place so you can refer to it in the future.

If you receive a Supplemental Security Income (SSI) payment in addition to Social Security benefits, you should know that there are different rules for that program. The booklet, *Social Security—What You Need To Know When You Get SSI* (Publication No. 05-11011), explains those rules. Copies are available from Social Security.

There are different rules for people who receive Social Security benefits because they have a disability. The booklet, *Social Security—What You Need To Know When You Get Disability Benefits* (Publication No. 05-10153), explains those rules. Copies are available from Social Security.

Social Security's Toll-Free Number  
**1-800-772-1213**

Call 24 hours a day,  
including weekends and holidays.

To speak to a representative,  
call between 7 a.m. and 7 p.m.  
any business day.

Internet: <http://www.ssa.gov>

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## Part 1--About Your Benefits

### **When And How Your Benefits Are Paid**

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Social Security benefits are paid each month. The notice you received telling you that your benefit application was approved also told you when you will receive your monthly benefits.

### **The “No Worry” Way To Get Your Benefits**

New Social Security beneficiaries must have their monthly benefits deposited into their bank account. Since August 1, 1996, only beneficiaries who certify they don't have a bank account receive checks.

Direct deposit protects benefits from loss, theft or mail delay. The money always is on time and ready to use without making a trip to the bank.

### **If You Receive A Check**

If your check isn't delivered on its due date, wait three work-days before reporting the missing check to Social Security. The most common reason checks are late is because a change of address was not reported.

You shouldn't sign a check until you are where you will cash it. If you sign the check ahead of time and lose it, the person who finds it could cash it.

If your check is lost or stolen, contact Social Security immediately. Your check can be replaced, but it takes time. To be safe, you should cash or deposit your check as soon as possible after you receive it.

A government check must be cashed within 12 months after the date of the check or it will be void.

If you receive a check you know is not due you, take it to any Social Security office. Or, return it to the U.S. Treasury Department, Division of Disbursement, at the address on the check envelope. Enclose a note telling why you are sending the check back.

## **Paying Taxes On Your Benefits**

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Some people who get Social Security have to pay taxes on their benefits. This will apply to you only if you have substantial income in addition to your Social Security benefits.

- **If you file a federal tax return as an “individual,”** and your combined income\* is between \$25,000 and \$34,000, you may have to pay taxes on 50 percent of your Social Security benefits. If your combined income is above \$34,000, up to 85 percent of your Social Security benefits is subject to income tax.
- **If you file a joint return,** you may have to pay taxes on 50 percent of your benefits if you and your spouse have a combined income\* that is between \$32,000 and \$44,000. If your combined income\* is more than \$44,000, up to 85 percent of your Social Security benefits is subject to income tax.
- **If you are a member of a couple and file a separate return,** you probably will pay taxes on your benefits.

\*On the 1040 tax return, your “combined income” is the sum of your adjusted gross income plus nontaxable interest plus one-half of your Social Security benefits.

No one pays taxes on more than 85 percent of his or her benefits. Some pay taxes on a smaller amount of their benefits according to a formula developed by the Internal Revenue Service (IRS).

Every January, you will receive a *Social Security Benefit Statement* (Form SSA-1099) in the mail showing the amount of benefits you received in the previous year. You can use this statement when you are completing your federal income tax return to find out if any of your benefits are subject to tax. You also can use the SSA-1099 when you need proof of your benefit amount.

Most people who are neither residents nor citizens of the U.S. will have up to 25.5 percent of their benefits withheld. If you are subject to this tax and you become a U.S. resident or citizen, you should notify Social Security.

For more information, call the IRS's toll-free telephone number, 1-800-829-3676, to ask for Publication 554, *Tax Information for Older Americans*, and Publication 915, *Social Security Benefits and Equivalent Railroad Retirement Benefits*.

## **Your Personal Information Is Safe With Social Security**

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Social Security keeps personal information on millions of people. That information—such as your Social Security number, earnings record, age and address—is personal and confidential. Generally, we will discuss this information only with you. We need your permission if you want someone else to help with your Social Security business. When you call, we'll ask you several questions to help us verify your personal identity.

If you ask a friend or family member to call Social Security, you need to be with them when they call so we will know that you want them to help. The Social Security representative will ask your permission to discuss your Social Security business with that person.

If you send a friend or family member to our local office to conduct your Social Security business, send your written consent with them. Only with your written permission can Social Security discuss your personal information with them and provide the answers to your questions.

In the case of a minor child, the natural parent or legal guardian can act on the child's behalf in taking care of the child's Social Security business.

We guarantee the privacy of your records. There are times when the law requires Social Security to give information to other government agencies to conduct other government health or welfare programs—such as Aid to Families with Dependent Children, Medicaid and food stamps. Programs receiving information from Social Security are prohibited from sharing that information.

## Part 2—Services We Offer

### **Our 24-Hour Toll-Free Telephone Service**

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For your convenience, Social Security provides toll-free telephone service. The number is **1-800-772-1213**. Most inquiries and reports can be handled by phone, saving you the time and expense of a trip to our office. You can get recorded information 24 hours a day, including weekends and holidays. You can speak to a representative between the hours of 7 a.m. and 7 p.m. on business days.

You can request:

- an application for a new or replacement Social Security card;
- a *Personal Earnings and Benefit Estimate Statement* (SSA-7004) that gives you an estimate of your Social Security benefit based on your lifetime earnings;
- a benefit verification (the amount of Social Security benefits you receive each month);
- a replacement Medicare card; or
- the location of the nearest Social Security office.

In addition, you can call after business hours to access the automated service to request a variety of publications or general information messages.

People who are deaf or hard of hearing may call our toll-free “TTY” number, 1-800-325-0778, between 7 a.m. and 7 p.m. on business days.

To help us serve you better, please have the following items handy when you call:

- your Social Security number;
- a list of questions you want to ask;
- any recent correspondence you received from us; and
- a pencil and paper to record information and answers to your questions.

Our lines are busiest early in the week and early in the month, so if your business can wait, it’s best to call at other times.

The Social Security Administration treats all calls confidentially—whether they’re made to our toll-free numbers or to one of our local offices. We also want to ensure that you receive accurate and courteous service. That is why we have a second Social Security representative monitor some incoming and outgoing telephone calls.

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## **Internet Access**

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Social Security has the following information available through the Internet: various publications, forms, reports and program history, with links to information tailored to employers, children, parents and teachers. Type <http://www.ssa.gov> to visit the site.

## **Free Service**

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You never have to pay for information or service at Social Security. Some businesses advertise that they can provide name changes, Social Security cards or earnings statements for a fee. All these services are provided free by Social Security.

The Social Security Administration itself is the best source of information about Social Security.

## **What We Will Report To You**

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From time to time, we will send you important information about your Social Security benefits. Here is a list of some of the things we'll report to you.

### **Cost-Of-Living Adjustments (COLA)**

Each January, your benefits will increase automatically if the cost of living has increased. If you receive your benefits by direct deposit, we will notify you of your new benefit amount in advance. If you receive your benefits by check, you also will receive a notice telling you the cost-of-living increase.

### **Annual Earnings Limit**

There is a limit to the amount you can earn and still receive all your Social Security benefits. This amount increases each year. We will notify you of the new amount in advance. For more information, including the 1998 limits, see Part 4 of this booklet.

### **Other Changes In Your Benefit**

If any other change occurs that affects the amount of your benefit, we will let you know promptly.

### **How We Will Report To You**

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We generally use the mail when we want to contact you, but sometimes a Social Security representative may come to your home. Our representative will show you identification before talking about your benefits. If you ever doubt someone who says he or she is from Social Security, call the Social Security office to ask if someone was sent to see you.

## **Part 3—What You Need To Report To Us**

### **Your Responsibilities**

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It is important to notify us promptly whenever one of the changes listed on Pages 11-16 occurs. Information you give to another government agency may be provided to Social Security by the other agency, but you also must report the change to us.

Failure to report a change may result in an overpayment. If you are overpaid, we will recover any payments not due you. Also, if you fail to report changes timely or you make a false statement, you can be penalized by a deduction from payments or a fine or imprisonment.

You can call, write or visit us to make a report. Have your claim number handy. If you receive benefits because of your own work, your claim number is the same as your Social Security number followed by a letter. If you receive benefits on someone else's work record, your claim number will be shown on any letter about your benefit that you get from Social Security.

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## **Change In Your Estimated Earnings**

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If you're working, we usually ask you to estimate your earnings for the year. If, later, you learn your earnings will be higher or lower than you estimated, let us know as soon as possible so we can adjust your benefits. See "Working And Getting Social Security At The Same Time" on Page 16 for help in making accurate estimates.

## **If You Move**

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When you plan to move, tell us your new address and phone number as soon as you know them. You can report this information by calling our toll-free number, **1-800-772-1213**.

Even though you receive your benefits by direct deposit, Social Security must have your correct address so we can send letters and other important information to you. Your benefits will be stopped if we are unable to contact you.

When you report your new address, let us know the names of any family members who also should receive their Social Security checks there. Be sure to file a change of address with your post office, too.

## **Changing Direct Deposit Accounts**

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If you change financial institutions or open a new account, we can change your direct deposit information over the telephone. Have your new and old account numbers handy when you call us. They will be printed on your personal checks or account statements.

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## A Person Who Is Unable To Manage Funds

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Sometimes a person is unable to manage his or her own funds. When this happens, Social Security should be notified. We then can arrange to send benefits to a relative or other person who agrees to use the money for the well-being of the beneficiary. We call this person a “representative payee.”

**Please Note:** If a person has “power of attorney” for someone, that does not automatically qualify him or her to be the representative payee.

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## Getting A Pension From Non-Covered Work

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If you start receiving a pension from work not covered by Social Security—for example, from the federal civil service system or some state or local pension systems—your Social Security benefit may need to be refigured or offset. Also, tell us if the amount of your pension changes.

For more information, call Social Security to ask for a copy of the factsheets, *Government Pension Offset* (Publication No. 05-10007), for government workers who may be eligible for Social Security benefits on the record of a husband or wife, and *A Pension From Work Not Covered By Social Security* (Publication No. 05-10045), for government workers who are also eligible for their own Social Security benefits.

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## Marriage Or Divorce

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If you get married or divorced, it may affect your Social Security benefits, depending on the kind of benefits you receive. If you get:

- your own retirement benefits—your benefits will continue;
- wife’s or husband’s benefits—your benefits will stop if you get divorced unless you were married at least 10 years;

- widow's or widower's (including divorced widow's and widower's) benefits—your benefits will continue if you remarry when you are age 60 or older;
- disabled widow's or widower's (including disabled divorced widow's and widower's) benefits—your benefits will continue if you remarry when you are age 50 or older; or
- any other kind of benefits—your benefits will stop if you get married, except in special circumstances. Your benefits may be started again if the marriage ends.

### **If You Change Your Name**

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If you change your name—because of marriage, divorce or court order—notify us of the change so we can show the new name on our records.

### **Caring For A Child Who Receives Benefits**

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If you receive benefits because you are caring for a child who is under age 16 or disabled, you should notify us right away if the child leaves your care. Give us the name and address of the person with whom the child is living.

A temporary separation may not affect your benefits if you continue to exercise parental control over the child, but your benefits will stop if you no longer have responsibility for the child. When the child returns to your care, we can start sending benefits to you again.

Your benefits will end when the youngest unmarried child in your care reaches age 16. Your child's benefits can continue as explained in the "Benefits For Children" section of Part 5 of this booklet.

If you become the parent of a child after you begin receiving Social Security benefits and the child is in your care, be sure to notify us so that the child also can receive benefits.

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## **Adoption**

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When a child who is receiving benefits is adopted, let us know his or her new name, the date of the adoption decree, and the adopting parent's name and address. The adoption will not cause benefits to end.

## **If A Beneficiary Is Convicted Of A Criminal Offense**

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If someone getting Social Security benefits is convicted of a crime, Social Security should be notified immediately. Benefits generally are not paid for the months a person is imprisoned for a crime, but any family members who are eligible may continue to receive benefits.

Benefits usually are not paid to persons who commit a crime and are confined to an institution by court order and at public expense. This applies if the person has been found:

- guilty, but insane;
- not guilty by reason of insanity or similar factors (such as mental disease, mental defect or mental incompetence); or
- incompetent to stand trial.

## **Leaving The United States**

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If you are a United States citizen, you can travel or live in most foreign countries without affecting your eligibility for Social Security benefits. However, there are a few countries where we cannot send Social Security checks. These countries are Cuba, Cambodia, North Korea, Vietnam and the republics that were formerly in the U.S.S.R. (except Estonia, Latvia, Lithuania and Russia).

Let us know if you plan to go outside the U.S. for a trip that lasts 30 days or more. Tell us the name of the country or countries you plan to visit and the date you expect to leave

the U.S. We will send you special reporting instructions and tell you how to arrange for your benefits while you are abroad. Be sure to notify us when you return to the U.S. If you are not a U.S. citizen and you return to live in the U.S., you must provide evidence of your lawful alien status in order to continue receiving benefits.

If you work outside the U.S., different rules apply in determining if you can get your benefit checks.

For more information about working or staying outside the U.S., call us to ask for a copy of the booklet, *Social Security—Your Payments While You Are Outside The United States* (Publication No. 05-10137).

### **If You Are A Noncitizen**

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If you are a noncitizen, let us know if you become a U.S. citizen or your noncitizen status changes. If your noncitizen status expires, you must give us new evidence that shows your status has been extended or changed by the Immigration and Naturalization Service to another lawfully present category.

### **The Death Of A Beneficiary**

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When a person who receives Social Security benefits dies, no benefit is payable for the month of death. That means if the person died any time in July, for example, the benefits received in August (which is payment for July) must be returned. The financial institution must be notified of the death as soon as possible so it can return any payments received after death.

If the benefits are paid by check, the survivor must bring the check to a Social Security office to have the payee information changed.

Family members may be eligible for Social Security survivors benefits when a retired worker dies.

If a spouse was living with the beneficiary at the time of death, he or she will receive a one-time payment of \$255. The payment may be made to a spouse who was not living with the beneficiary at the time of death if he or she was receiving Social Security benefits based on the deceased's earnings record. If there is no surviving spouse, a child (or children) who is eligible for benefits on the deceased's work record in the month of his or her death may claim the payment.

### **If You're Receiving Social Security And Railroad Retirement Benefits**

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If you're receiving both Social Security and Railroad Retirement benefits based on your spouse's earnings record and your spouse dies, you must tell us immediately. You will no longer be eligible to receive both benefits. You will be notified which survivor benefit you will receive.

## **Part 4--Working And Getting Social Security At The Same Time**

### **How Earnings Affect Your Benefits**

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You can continue to work and still get all of your Social Security benefits as long as your earnings are under certain limits.

These limits increase each year as average wages increase. In 1998, the earnings limits are \$9,120 for people under age 65 and \$14,500 for people age 65 through 69. Earnings in or after the month you reach age 70 won't affect your Social Security benefits.

You can work and earn up to the limit and still get all your Social Security benefits. If your earnings go over the limit, some or all of your benefits will be withheld. Here's how it works:

- **if you are under age 65**, we will deduct \$1 in benefits for each \$2 you earn above \$9,120; and
- **if you are age 65 through 69**, we will deduct \$1 in benefits for each \$3 you earn above \$14,500.

Let's look at an example.

Mr. Jones: Age 65

Benefit amount: \$800 a month (\$9,600 year)

Earnings: \$22,000 a year

Minus earnings limit: \$14,500

Difference:  $\$7,500 \div 3 = \$2,500$

Mr. Jones will get all but \$2,500 of his Social Security benefits for the year. He will get \$7,100 in Social Security (\$9,600 Social Security benefit minus \$2,500 reduction) in addition to his \$22,000 earnings. His total income— \$29,100.

If, on the other hand, Mr. Jones limits his outside earnings to \$14,500, he will get all his benefits. He will get \$9,600 in Social Security benefits in addition to his \$14,500 in earnings. His total income—\$24,100.

If you are under age 65 and some of your benefits are withheld because your earnings are over \$9,120 there is some good news. When you reach age 65, your benefits will be increased to take into account those months in which you received no benefit or reduced benefits. Here's why: your benefit was initially reduced five-ninths of one percent for each month you were under age 65 when you signed up for Social Security. But at age 65, we give you back five-ninths of one percent for each month you didn't get a Social Security benefit because your earnings were too high.

There's another way that working may increase your Social Security benefit. Your benefit is based on a percentage of your earnings averaged over most of your working lifetime. If any income you make after signing up for Social Security increases your overall average earnings, your benefit probably will increase.

For more information, call Social Security to ask for *How Work Affects Your Benefits* (Publication No. 05-10069).

## **A Special Monthly Rule**

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Sometimes, people who retire in mid-year have already earned more than the yearly earnings limit before they retire. That's why there's a special rule that applies to earnings for one year, usually the first year of retirement. Under this rule, you can receive full Social Security benefits for any whole month you are "retired," regardless of your yearly earnings.

If you retire in mid-year 1998, you are considered retired—even if you earned more than the annual earnings limit—as long as your monthly earnings are limited to \$760 (under age 65) or \$1,209 (age 65 through 69). The \$1-for-\$2 and \$1-for-\$3 rules cannot be applied to selected months. This means that you will lose a whole month's Social Security benefit if your earnings exceed the monthly limit by even \$1.

If you're self-employed, the monthly test is based on whether you perform substantial services in your business. One measure of your service is the amount of time you spend working. In general, if you work more than 45 hours a month in self-employment, you are not retired; if you work less than 15 hours a month, you are retired. Work between 15 and 45 hours a month may be considered substantial if you work in an occupation that requires a lot of skill or you are managing a sizable business.

For detailed information about whether your work is substantial, call Social Security to ask for the factsheet, *When You Retire From Your Own Business: What Social Security Needs To Know* (Publication No. 05-10038).

## **What Income Counts ... And When Do We Count It?**

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Only wages and net self-employment income count toward the Social Security earnings limit. Income you have from savings, investments or insurance will **not** affect your benefits.

### **If You Worked For Wages**

Wages count toward the earnings limit when they are **earned**, not when they are paid. If you have income that you earned in one year, but the payment was deferred to a following year, it should not be counted as earnings for the year you receive it. Some examples of deferred income include accumulated sick or vacation pay, bonuses, stock options and other deferred compensation.

The Social Security Administration has made arrangements with the Internal Revenue Service to have employers report some types of deferred compensation directly on the W-2 form. These amounts are shown in a box labeled, "Nonqualified Plan." We will subtract the amount shown from your total earnings counted for the earnings limit.

If you are paid wages in one year for work you did in previous years, you should contact us.

### **If You Are Self-Employed**

If you're self-employed, income counts when you receive it—not when you earn it—except if it is paid in a year after you become entitled to Social Security and was earned before you became entitled to Social Security. For example, if you start getting Social Security in June 1998 and you receive some money in February 1999 for work you did before June, it will **not** count against your 1999 earnings limit. However, if the money you receive in February 1999 was for work you did after June, it **will** count against your 1999 earnings limit.

## Reporting Your Earnings

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Because your earnings may affect your Social Security benefits, we need to know how much you earn during the year. Usually, we get that information from—

- the earnings your employer reports on your W-2; and
- your self-employment earnings reported on your income tax return.

You **need to report** your earnings to us after the end of the year only if—

- you are eligible for the monthly earnings test and you earned less than the monthly exempt amount (in that case, let us know so we can pay you benefits for that month);
- some or all of the earnings shown on your W-2 were not earned in the year reported;
- you earned wages above the exempt amount and you also had a net loss in self-employment;
- your W-2 shows employer-reported wages that you will include on a self-employment tax return (e.g., ministers);
- you filed a self-employment tax return, but you did not perform any services in your business or you file your tax return on a fiscal year basis;
- you are a farmer and you get federal agricultural program payments or you have income from carry-over crops; or
- we withheld some benefits, but you had no earnings for the year (e.g., no wages reported, no self-employment income).

We will use the information reported along with other pertinent information in our records to make necessary adjustments to your benefits.

We'll tell you the amount we used to adjust your benefits. It's important for you to review the information we used to ensure the accuracy of your benefit payments, as well as the information on your earnings record. Contact us if you think the earnings we used are not correct.

About mid-year, we probably will send you a message asking you to estimate your current and next year's earnings. Your estimates will help us avoid paying you too much or too little in benefits.

### **Your Earnings Estimate And Your Benefits**

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We calculated how much of your benefit payments you will receive this year based on the earnings estimate you gave us when you applied for Social Security or on the most recent estimate you gave us.

If other family members get benefits on your Social Security record, the total family benefits may be affected by your earnings. This means we may withhold not only your benefits, but those payable to your family as well. But, if you get benefits as a family member, your earnings affect only your own benefits.

### **Revising Your Estimate**

When you work, you should save records of your earnings, such as pay stubs. At any time during the year, if you see that your earnings will be different from what you had estimated, you should call us to revise your estimate. This will help us keep the amount of your Social Security benefits correct.

## Part 5--Other Important Information

### **If You Become Disabled**

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If you become disabled before reaching age 65, contact us. You may be able to get a higher benefit if you are eligible for disability benefits.

### **Retirement Benefits For Widow(er)s**

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You can switch to retirement benefits on your own work record if they are higher than those you receive on your deceased spouse's record. These benefits may be higher as early as age 62 or possibly as late as age 70. The rules are complex and vary depending on your situation. If you have not talked with a Social Security representative about retirement benefits (or you have but your circumstances have changed), contact your local Social Security office to discuss the options available to you.

### **Benefits For Children**

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If a child is getting benefits on your record, there are important things you should know about his or her benefits.

#### **When A Child Reaches Age 18**

A child's benefits stop with the month before the child reaches age 18, unless the child is unmarried and is either disabled or is a full-time elementary or secondary school student.

About five months before the child's 18th birthday, the person receiving the child's benefits will get a form explaining how benefits can continue.

A child whose benefits stopped at age 18 can have them started again if he or she becomes disabled before reaching age 22 or becomes a full-time elementary or secondary school student before reaching age 19.

### **If A Child Is Disabled**

A child can continue to receive benefits after age 18 if he or she has a disability. The child also may qualify for SSI disability benefits. Call us for more information.

### **If A Child Age 18 Is A Student**

A child can receive benefits until age 19 if he or she continues to be a full-time elementary or secondary school student. When a student's 19th birthday occurs during a school term, benefits can be continued up to two months to allow completion of the term.

Social Security should be notified immediately if the student drops out of school, changes from full-time to part-time attendance, is expelled or suspended, or changes schools. We also should be told if the student is paid by his or her employer for attending school.

We send each student a form at the start and end of the school year. It is important that the form be filled out and returned to us. Benefits could be stopped if the form is not sent back.

A student can keep receiving benefits during a vacation period of four months or less if he or she plans to go back to school full time at the end of the vacation.

A student who stops attending school generally can receive benefits again if he or she returns to school full time before age 19. The student needs to contact Social Security to reapply for benefits.

### **How Divorce Affects A Stepchild's Benefits**

If a stepchild is receiving benefits on your earnings record and you and the child's parent divorce, the stepchild's benefit will end the month following the month the divorce becomes final. You must tell us as soon as the divorce becomes final.

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## **A Word About Medicare**

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Medicare is a health insurance plan for people who are age 65 or older. People who are disabled or have permanent kidney failure can get Medicare at any age.

Medicare has two parts—hospital insurance and medical insurance. Most people have both parts.

Hospital insurance, sometimes called Part A, covers inpatient hospital care and certain follow-up care. You have already paid for it through part of your Social Security taxes while you were working.

Medical insurance, sometimes called Part B, pays for physicians' services and some other services not covered by hospital insurance. Medical insurance is optional, and a premium is charged. Unless you decline medical insurance protection, the premium will be automatically deducted from your benefit.

If you applied for retirement or survivors benefits before your 65th birthday, you do not need to file a separate application for Medicare. You will receive information in the mail before you turn age 65 that will explain what you need to do. Your coverage starts automatically at age 65, even if you have not yet received your Medicare card in the mail.

### **Help For Low-Income Medicare Beneficiaries**

If you get Medicare and have low income and few resources, your state may pay your Medicare premiums and, in some cases, other "out-of-pocket" Medicare expenses such as deductibles and coinsurance. Only your state can decide if you qualify. To find out if you do, contact your state or local welfare office or Medicaid agency. For more general information about the program, contact Social Security and ask for a copy of the leaflet, *Medicare Savings For Qualified Beneficiaries* (HCFA Publication No. 02184).

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## Can You Get SSI?

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If you have limited income and assets, Supplemental Security Income (SSI) may be able to help. SSI is a federal program administered by the Social Security Administration, but financed from general revenues, not from Social Security taxes.

It pays monthly checks to people who are age 65 or older, or who are blind or disabled. If you get SSI, you may get other benefits too, such as Medicaid, food stamps and other social services.

We don't count some income and some assets when we decide if you're eligible for SSI. Your house and your car, for example, usually are not counted as assets.

Call us for more information or to apply.

## A Message About Food Stamps

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You can get a food stamp application and information at any Social Security office. Or call our toll-free number, **1-800-772-1213**. Ask for the leaflet, *Food Stamps and Other Nutrition Programs* (Publication No. 05-10100) or the factsheet, *Food Stamp Facts* (Publication No. 05-10101).

## If You Disagree With A Decision We Make

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If you have any questions about your payment amount or about a letter we sent you, contact us.

If you disagree with a decision we made, you have the right to ask that your claim be reconsidered. Your request must be in writing and filed with any Social Security office within 60 days of the date you receive the letter you are questioning.

There are further steps you can take after reconsideration if you still are not satisfied. They are explained in the factsheet, *The Appeals Process* (Publication No. 05-10041), available from Social Security.

You have the right to be represented by an attorney or other qualified person of your choice in any business with us. This doesn't mean you have to have an attorney or other representative, but we will be glad to work with one if you wish.

For your protection, there are special rules about who can represent you and what he or she can do. This is explained in the factsheet, *Your Right To Representation* (Publication No. 05-10075), available from Social Security.

## Part 6—Some Frequently Asked Questions

### **1. How do I change my address?**

Call Social Security to report your new address and your new telephone number. Be sure to have your Social Security claim number handy.

### **2. I need proof of what I receive from Social Security. What can I use?**

Every year we will send you an SSA-1099 form showing the amount of benefits you received in the past year. You can use this as proof.

### **3. If I lose my Social Security card or Medicare card, how do I get a replacement card?**

Call Social Security for your replacement card. It helps to have your Social Security number handy when you call.

### **4. Where is my local office?**

Social Security office addresses are listed in the telephone directory under "U.S. Government" or "Social Security Administration," or call our toll-free number—**1-800-772-1213**—to ask for the local office's address.

**5. Why is my neighbor's benefit higher than mine?**

Benefit computations are based on a person's date of birth and work history, so differences are likely. To protect each person's privacy, we cannot give you information about someone else's Social Security record.

**6. Are my benefits figured on my last five years of earnings?**

No. Retirement benefits are calculated on total earnings during a lifetime of work under the Social Security system.

*Notes*



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